

BIBD CARD PRIVILEGE PROMOTION TERMS AND CONDITIONS - Berkat AJ Holdings (“Nili Spa”)

The following Terms and Conditions (“**Terms**”) apply exclusively to the BIBD CARD PRIVILEGE PROMOTION (“**Promotion**”) held by Bank Islam Brunei Darussalam Berhad (“**BIBD**”).

1. PROMOTION PERIOD

- 1.1. The Promotion will take place from **13 July 2026 until 30 September 2026** (“**Promotion Period**”) or such other date(s) as may be determined/varied and notified by BIBD, at its sole discretion from time to time.

2. ELIGIBILITY

- 2.1. This Promotion is exclusively for BIBD Customers holding BIBD Mastercard / VISA Credit Cards (World, Platinum, Gold and Classic) and BIBD MasterCard Debit Cards (collectively “**BIBD Cards**” and “**Cardholders**” respectively) whose account(s) are in good standing with the Bank.
- 2.2. The following Cardholders shall not be eligible or qualified to participate in the Promotion:
- a) Cardholders whose accounts have been suspended, cancelled or terminated for whatsoever reasons during the Promotion Period; and/or
 - b) Cardholders whose accounts with BIBD are in delinquent or past due status and/or those who are facing any legal proceedings including bankruptcy proceedings.
- 2.3. Successful retail transactions made using BIBD Cards at **Nili Spa** located at **Unit 8, Block A, 1st Floor, Warisan Mata-Mata Complex, Simpang 322, Gadong** during the Promotion Period will be eligible for participation in this Promotion.
- 2.4. For the avoidance of doubt, cash withdrawal transactions of any kind including withdrawals made through any of BIBD’s Automated Teller Machine(s) (“**ATMs**”) or over the counter will not qualify for purposes of inclusion in the Promotion.
- 2.5. All employees of BIBD and its subsidiaries, including the respective Management, Directors and members of Shariah Advisory Body (“**BIBD Group**”) and employees of Nili Spa are eligible to participate in this Promotion.

3. LUCKY DRAW MECHANICS

- 3.1 During the Promotion Period, transactions made by BIBD Cards which are approved, cleared and settled through BIBD Point of Sale (“**POS**”) terminal at Nili Spa will be eligible for the Lucky Draw, subject to the following:

BIBD Cards	Lucky Draw Entries
Retail transactions made using: a) BIBD Credit World Mastercard and any sub-cards under World Mastercard category b) BIBD Credit Visa Platinum c) BIBD Credit Gold Mastercard d) BIBD Credit Visa Gold e) BIBD Credit Classic Mastercard f) BIBD Debit World Mastercard g) BIBD Debit Mastercard (including Flex)	• Every approved transaction in a single receipt will earn one (1) entry ticket for the lucky draw.

3.2 The Prizes to be given under this Promotion are:

Prizes	No. of Winner(s)
Grand Prize: 1 gram of Gold (valued at BND200)	2
Third Prize: 1 pampering session at Nili Spa (valued at BND150)	1
Fourth Prize: Jungle Gym package for 10 persons (valued at BND128.80)	1

- 3.3 Winners of the Lucky Draw will be picked at the end of the Promotion Period. The prize presentation will be held on such dates as shall be determined jointly by BIBD and Nili Spa.
- 3.4 BIBD reserves the right to select/draw other winners or to replace/substitute any winner who is or may have been found to be ineligible or disqualified without providing any reason whatsoever.
- 3.5 If BIBD determines that a person is ineligible or has been disqualified for whatever reason, BIBD may at its discretion reclaim the prize and award it to such person(s) or deal with it in any manner as it deems fit.
- 3.6 Prizes are non-transferable and cannot be exchanged for cash or any prizes-in-kind.
- 3.7 BIBD or Nili Spa reserves the right to substitute or replace any and all of the prizes with any other item(s) of similar market value without having to assign any reason or prior notice.
- 3.8 No person shall be entitled to any payment or compensation from BIBD should any prize be forfeited or reclaimed under this Promotion.

4. GENERAL

- 4.1. By participating in the Promotion, the Cardholders expressly agree to be bound by these Terms.
- 4.2. The Terms contained herein are in addition and without prejudice to BIBD Cards' terms and conditions including the usage of BIBD Cards for Shariah-compliant transactions only.
- 4.3. BIBD reserves the right to amend or vary any of these Terms at any time at with minimum three (3) business days' notice to customer.
- 4.4. BIBD shall not be held liable for any and/or all form of losses or damages suffered or incurred by the Cardholders as a direct or indirect result of the extension, cancellation, termination or suspension of the Promotion.
- 4.5. In the event of any inconsistency between these Terms and any marketing or promotional materials relating to the Promotion, these Terms shall prevail.
- 4.6. BIBD decisions on any or all matters relating to the Promotion shall be final, conclusive and binding and no correspondence, queries, appeals or attempts to dispute such decision shall be entertained.
- 4.7. By participating in this Promotion, the Cardholders acknowledge and agree that Bank Islam Brunei Darussalam Berhad ("BIBD") may collect, use and disclose their personal data for purposes relating to the administration and fulfilment of this Promotion, including but not limited to verifying eligibility, contacting Cardholders, conducting prize announcements and any other purposes reasonably related to the Promotion.
- 4.8. All personal data collected in connection with this Promotion will be managed securely and used only for the purposes stated above. BIBD is committed to protecting personal data in accordance with its internal policies, the Personal Data Protection Order (PDPO) 2025 of Brunei Darussalam, and BIBD's Privacy Policy, as may be amended from time to time. A copy of the Privacy Policy is available at www.bibd.com.bn.

- 4.9. These Terms shall be governed by and construed in accordance with the Laws of Brunei Darussalam and the Courts of Brunei Darussalam shall have exclusive jurisdiction to hear any disputes or claims pertaining hereto.